

State of Washington

Insurance Commissioner

Olympia

TABLE FOR DETERMINING THE VALUATION OR PRESENT WORTH OF LIFE AND TERM ESTATES OR ANNUITIES AND REMAINDERS OR REVERSIONARY INTERESTS, COMPUTED AT SEVERAL INTEREST RATES, FOR THE USE OF THE COURTS AND APPRAISERS OF WASHINGTON.

Section .02.16 of Chapter seventy-nine (79) of the Laws of 1947 (RCW 48.02.160) provides:

“* * * The Commissioner shall: Obtain and publish for the use of courts and appraisers throughout the state, tables showing the average expectancy of life and values of annuities and of life and term estates.”

Pursuant to the foregoing provisions, the following tables for determining the present worth of life estates or annuities and remainders or reversionary interests, are hereby published and promulgated for the use of the courts and appraisers of the state, computed on the basis of 2001 United States population mortality and at the respective rates of three and one-half, four, four and one-half, five, five and one-half, and six per cent annual interest.

Tables I.A through I.F give the basis for valuing life estates or annuities, the proceeds of which the beneficiary enjoys during his or her life. These tables are applicable only where continuation of the annuity is dependent upon a single life. Where two or more lives are involved a special calculation will be required, using supplementary factors derived from 2001 United States population mortality.

Tables II.A through II.F relate to term estates or annuities-certain, which are payable irrespective of continuation of life but terminable at the end of a certain period definitely stated in the provisions of the instrument creating the estate.

MIKE KREIDLER,

Insurance Commissioner

TABLE I.A. Single-life, 3½ Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A _x	a _x	e _x	A _x	a _x	e _x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
0	0.09846	25.7587	74.44	0.07993	26.2881	79.78
1	0.09498	25.8582	74.00	0.07695	26.3731	79.27
2	0.09778	25.7780	73.04	0.07920	26.3088	78.30
3	0.10086	25.6903	72.07	0.08170	26.2376	77.33
4	0.10412	25.5969	71.09	0.08435	26.1619	76.34
5	0.10754	25.4992	70.10	0.08713	26.0824	75.36
6	0.11114	25.3966	69.12	0.09004	25.9992	74.37
7	0.11487	25.2899	68.13	0.09306	25.9131	73.38
8	0.11876	25.1789	67.14	0.09618	25.8237	72.39
9	0.12277	25.0643	66.15	0.09944	25.7308	71.40
10	0.12692	24.9456	65.16	0.10279	25.6349	70.41
11	0.13121	24.8233	64.17	0.10628	25.5352	69.42
12	0.13563	24.6968	63.18	0.10989	25.4323	68.43
13	0.14020	24.5663	62.20	0.11360	25.3262	67.44
14	0.14489	24.4325	61.21	0.11743	25.2168	66.45
15	0.14968	24.2956	60.23	0.12135	25.1048	65.46
16	0.15452	24.1573	59.26	0.12537	24.9899	64.48
17	0.15933	24.0198	58.30	0.12943	24.8741	63.50
18	0.16411	23.8832	57.35	0.13357	24.7557	62.53
19	0.16883	23.7485	56.42	0.13787	24.6328	61.55
20	0.17358	23.6129	55.50	0.14232	24.5058	60.58
21	0.17851	23.4718	54.57	0.14691	24.3746	59.61
22	0.18351	23.3290	53.66	0.15164	24.2396	58.64
23	0.18875	23.1793	52.73	0.15657	24.0988	57.66
24	0.19422	23.0230	51.80	0.16163	23.9542	56.69
25	0.19989	22.8613	50.88	0.16687	23.8044	55.72
26	0.20582	22.6918	49.94	0.17228	23.6500	54.75
27	0.21191	22.5178	49.01	0.17788	23.4900	53.77

TABLE I.A. Single-life, 3½ Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A _x	a _x	e _x	A _x	a _x	e _x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
28	0.21826	22.3363	48.07	0.18364	23.3253	52.80
29	0.22480	22.1497	47.14	0.18958	23.1556	51.83
30	0.23160	21.9553	46.20	0.19571	22.9805	50.87
31	0.23860	21.7554	45.27	0.20202	22.8002	49.90
32	0.24587	21.5477	44.33	0.20857	22.6131	48.93
33	0.25336	21.3336	43.40	0.21526	22.4220	47.97
34	0.26102	21.1148	42.46	0.22214	22.2254	47.01
35	0.26889	20.8900	41.54	0.22922	22.0232	46.05
36	0.27692	20.6606	40.61	0.23649	21.8155	45.09
37	0.28522	20.4235	39.69	0.24395	21.6024	44.14
38	0.29365	20.1826	38.77	0.25161	21.3836	43.19
39	0.30227	19.9363	37.86	0.25943	21.1603	42.24
40	0.31114	19.6830	36.95	0.26745	20.9311	41.30
41	0.32020	19.4241	36.05	0.27568	20.6962	40.37
42	0.32951	19.1582	35.15	0.28417	20.4536	39.43
43	0.33902	18.8866	34.25	0.29285	20.2055	38.50
44	0.34868	18.6108	33.36	0.30172	19.9522	37.57
45	0.35852	18.3295	32.48	0.31080	19.6926	36.65
46	0.36856	18.0427	31.61	0.32012	19.4266	35.73
47	0.37882	17.7496	30.73	0.32969	19.1530	34.81
48	0.38919	17.4534	29.87	0.33950	18.8729	33.90
49	0.39975	17.1517	29.02	0.34958	18.5848	32.99
50	0.41054	16.8434	28.17	0.35983	18.2922	32.09
51	0.42153	16.5295	27.33	0.37035	17.9916	31.19
52	0.43283	16.2069	26.49	0.38117	17.6826	30.30
53	0.44431	15.8787	25.66	0.39211	17.3699	29.41
54	0.45613	15.5412	24.82	0.40330	17.0503	28.53
55	0.46787	15.2058	24.01	0.41460	16.7275	27.66
56	0.48014	14.8552	23.19	0.42636	16.3915	26.79

TABLE I.A. Single-life, 3½ Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A _x	a _x	e _x	A _x	a _x	e _x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
57	0.49231	14.5077	22.40	0.43812	16.0556	25.93
58	0.50461	14.1562	21.61	0.45004	15.7150	25.09
59	0.51682	13.8073	20.84	0.46203	15.3727	24.25
60	0.52952	13.4446	20.07	0.47438	15.0197	23.42
61	0.54204	13.0870	19.32	0.48682	14.6644	22.60
62	0.55479	12.7228	18.58	0.49945	14.3036	21.79
63	0.56751	12.3594	17.85	0.51213	13.9413	21.00
64	0.58031	11.9935	17.13	0.52491	13.5762	20.21
65	0.59312	11.6276	16.43	0.53785	13.2066	19.44
66	0.60593	11.2618	15.75	0.55095	12.8323	18.68
67	0.61887	10.8922	15.07	0.56414	12.4555	17.92
68	0.63170	10.5256	14.41	0.57738	12.0772	17.18
69	0.64452	10.1593	13.77	0.59075	11.6953	16.46
70	0.65728	9.7948	13.14	0.60421	11.3109	15.74
71	0.67009	9.4288	12.52	0.61778	10.9231	15.03
72	0.68283	9.0649	11.92	0.63139	10.5343	14.34
73	0.69537	8.7067	11.34	0.64505	10.1442	13.66
74	0.70770	8.3544	10.77	0.65864	9.7560	13.00
75	0.72004	8.0018	10.22	0.67230	9.3658	12.35
76	0.73214	7.6562	9.69	0.68591	8.9768	11.72
77	0.74412	7.3141	9.17	0.69939	8.5919	11.10
78	0.75596	6.9759	8.67	0.71288	8.2065	10.50
79	0.76748	6.6468	8.19	0.72609	7.8290	9.92
80	0.77868	6.3267	7.73	0.73916	7.4557	9.36
81	0.79004	6.0023	7.27	0.75211	7.0858	8.81
82	0.80022	5.7114	6.87	0.76442	6.7341	8.30
83	0.81115	5.3992	6.44	0.77716	6.3703	7.78
84	0.82093	5.1199	6.06	0.78893	6.0340	7.31
85	0.83038	4.8499	5.70	0.80017	5.7130	6.86

TABLE I.A. Single-life, 3½ Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A _x	a _x	e _x	A _x	a _x	e _x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
86	0.83937	4.5932	5.36	0.81091	5.4060	6.44
87	0.84789	4.3496	5.05	0.82116	5.1131	6.05
88	0.85596	4.1191	4.75	0.83092	4.8345	5.68
89	0.86358	3.9013	4.47	0.84017	4.5702	5.33
90	0.87077	3.6961	4.21	0.84893	4.3200	5.01
91	0.87753	3.5030	3.97	0.85720	4.0838	4.70
92	0.88388	3.3216	3.75	0.86499	3.8613	4.42
93	0.88982	3.1517	3.54	0.87231	3.6521	4.16
94	0.89539	2.9928	3.34	0.87917	3.4560	3.91
95	0.90058	2.8444	3.16	0.88560	3.2725	3.68
96	0.90542	2.7062	3.00	0.89159	3.1011	3.48
97	0.90992	2.5776	2.85	0.89718	2.9415	3.28
98	0.91410	2.4583	2.70	0.90237	2.7932	3.10
99	0.91797	2.3478	2.57	0.90719	2.6556	2.94
100	0.92154	2.2457	2.45	0.91165	2.5283	2.79
101	0.92483	2.1517	2.34	0.91576	2.4108	2.65
102	0.92786	2.0653	2.24	0.91955	2.3027	2.52
103	0.93063	1.9861	2.15	0.92302	2.2034	2.40
104	0.93315	1.9140	2.07	0.92620	2.1127	2.30
105	0.93545	1.8484	1.99	0.92909	2.0300	2.20
106	0.93752	1.7892	1.93	0.93172	1.9550	2.12
107	0.93938	1.7360	1.87	0.93409	1.8872	2.04
108	0.94104	1.6886	1.81	0.93622	1.8265	1.97
109	0.94251	1.6467	1.77	0.93811	1.7722	1.91
110	0.94379	1.6100	1.72	0.93980	1.7241	1.85
111	0.94491	1.5780	1.69	0.94129	1.6816	1.80
112	0.94589	1.5502	1.66	0.94261	1.6438	1.76
113	0.94676	1.5253	1.63	0.94381	1.6094	1.72
114	0.94760	1.5012	1.60	0.94498	1.5759	1.68

TABLE I.A. Single-life, 3½ Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A _x	a _x	e _x	A _x	a _x	e _x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
115	0.94856	1.4737	1.57	0.94628	1.5388	1.64
116	0.94993	1.4347	1.52	0.94802	1.4893	1.58
117	0.95228	1.3676	1.44	0.95078	1.4103	1.49
118	0.95674	1.2401	1.30	0.95572	1.2692	1.33
119	0.96554	0.9886	1.02	0.96504	1.0029	1.04

TABLE I.B. Single-life, 4 Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A _x	a _x	e _x	A _x	a _x	e _x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
0	0.07518	23.1208	74.44	0.05921	23.5200	79.78
1	0.07106	23.2238	74.00	0.05566	23.6088	79.27
2	0.07337	23.1660	73.04	0.05743	23.5645	78.30
3	0.07595	23.1017	72.07	0.05944	23.5142	77.33
4	0.07871	23.0325	71.09	0.06161	23.4601	76.34
5	0.08163	22.9596	70.10	0.06390	23.4029	75.36
6	0.08472	22.8824	69.12	0.06631	23.3426	74.37
7	0.08795	22.8017	68.13	0.06882	23.2798	73.38
8	0.09133	22.7173	67.14	0.07144	23.2143	72.39
9	0.09483	22.6297	66.15	0.07418	23.1458	71.40
10	0.09847	22.5386	65.16	0.07702	23.0748	70.41
11	0.10225	22.4443	64.17	0.07999	23.0005	69.42
12	0.10617	22.3463	63.18	0.08307	22.9236	68.43
13	0.11023	22.2447	62.20	0.08626	22.8440	67.44

TABLE I.B. Single-life, 4 Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A _x	a _x	e _x	A _x	a _x	e _x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
14	0.11441	22.1403	61.21	0.08956	22.7615	66.45
15	0.11870	22.0332	60.23	0.09294	22.6769	65.46
16	0.12303	21.9249	59.26	0.09643	22.5898	64.48
17	0.12733	21.8174	58.30	0.09994	22.5020	63.50
18	0.13160	21.7107	57.35	0.10354	22.4121	62.53
19	0.13579	21.6059	56.42	0.10729	22.3182	61.55
20	0.14001	21.5004	55.50	0.11119	22.2209	60.58
21	0.14442	21.3901	54.57	0.11523	22.1198	59.61
22	0.14890	21.2783	53.66	0.11941	22.0154	58.64
23	0.15361	21.1604	52.73	0.12379	21.9058	57.66
24	0.15857	21.0365	51.80	0.12830	21.7930	56.69
25	0.16373	20.9077	50.88	0.13301	21.6755	55.72
26	0.16916	20.7719	49.94	0.13787	21.5538	54.75
27	0.17476	20.6319	49.01	0.14294	21.4272	53.77
28	0.18063	20.4851	48.07	0.14818	21.2963	52.80
29	0.18670	20.3335	47.14	0.15359	21.1609	51.83
30	0.19304	20.1749	46.20	0.15921	21.0206	50.87
31	0.19960	20.0110	45.27	0.16501	20.8756	49.90
32	0.20644	19.8399	44.33	0.17107	20.7242	48.93
33	0.21353	19.6629	43.40	0.17727	20.5692	47.97
34	0.22079	19.4813	42.46	0.18367	20.4091	47.01
35	0.22828	19.2940	41.54	0.19028	20.2439	46.05
36	0.23596	19.1022	40.61	0.19710	20.0734	45.09
37	0.24392	18.9033	39.69	0.20413	19.8978	44.14
38	0.25203	18.7005	38.77	0.21136	19.7170	43.19
39	0.26035	18.4925	37.86	0.21877	19.5319	42.24
40	0.26894	18.2777	36.95	0.22640	19.3411	41.30
41	0.27776	18.0574	36.05	0.23425	19.1448	40.37
42	0.28684	17.8303	35.15	0.24240	18.9413	39.43
43	0.29616	17.5975	34.25	0.25075	18.7324	38.50

TABLE I.B. Single-life, 4 Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A _x	a _x	e _x	A _x	a _x	e _x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
44	0.30564	17.3604	33.36	0.25932	18.5184	37.57
45	0.31535	17.1179	32.48	0.26812	18.2983	36.65
46	0.32527	16.8697	31.61	0.27718	18.0719	35.73
47	0.33546	16.6152	30.73	0.28653	17.8382	34.81
48	0.34577	16.3574	29.87	0.29614	17.5980	33.90
49	0.35632	16.0938	29.02	0.30606	17.3499	32.99
50	0.36713	15.8236	28.17	0.31617	17.0972	32.09
51	0.37818	15.5475	27.33	0.32660	16.8366	31.19
52	0.38957	15.2626	26.49	0.33736	16.5676	30.30
53	0.40120	14.9719	25.66	0.34829	16.2945	29.41
54	0.41321	14.6718	24.82	0.35949	16.0145	28.53
55	0.42517	14.3729	24.01	0.37084	15.7309	27.66
56	0.43773	14.0589	23.19	0.38271	15.4342	26.79
57	0.45021	13.7471	22.40	0.39460	15.1369	25.93
58	0.46286	13.4307	21.61	0.40670	14.8346	25.09
59	0.47545	13.1161	20.84	0.41889	14.5298	24.25
60	0.48860	12.7875	20.07	0.43151	14.2143	23.42
61	0.50158	12.4629	19.32	0.44425	13.8959	22.60
62	0.51485	12.1312	18.58	0.45723	13.5714	21.79
63	0.52813	11.7993	17.85	0.47030	13.2448	21.00
64	0.54153	11.4643	17.13	0.48351	12.9146	20.21
65	0.55498	11.1283	16.43	0.49693	12.5793	19.44
66	0.56845	10.7916	15.75	0.51056	12.2386	18.68
67	0.58210	10.4503	15.07	0.52432	11.8946	17.92
68	0.59568	10.1109	14.41	0.53817	11.5484	17.18
69	0.60928	9.7711	13.77	0.55220	11.1977	16.46
70	0.62285	9.4319	13.14	0.56637	10.8436	15.74
71	0.63651	9.0904	12.52	0.58070	10.4854	15.03
72	0.65013	8.7499	11.92	0.59511	10.1252	14.34
73	0.66357	8.4141	11.34	0.60961	9.7627	13.66

TABLE I.B. Single-life, 4 Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A_x	a_x	e_x	A_x	a_x	e_x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
74	0.67681	8.0830	10.77	0.62408	9.4011	13.00
75	0.69010	7.7509	10.22	0.63867	9.0364	12.35
76	0.70316	7.4246	9.69	0.65325	8.6720	11.72
77	0.71611	7.1007	9.17	0.66772	8.3103	11.10
78	0.72895	6.7799	8.67	0.68224	7.9473	10.50
79	0.74147	6.4669	8.19	0.69651	7.5908	9.92
80	0.75367	6.1619	7.73	0.71064	7.2374	9.36
81	0.76607	5.8520	7.27	0.72470	6.8862	8.81
82	0.77719	5.5740	6.87	0.73807	6.5518	8.30
83	0.78918	5.2744	6.44	0.75196	6.2046	7.78
84	0.79991	5.0062	6.06	0.76482	5.8833	7.31
85	0.81030	4.7465	5.70	0.77711	5.5760	6.86
86	0.82020	4.4991	5.36	0.78889	5.2816	6.44
87	0.82960	4.2641	5.05	0.80015	5.0002	6.05
88	0.83851	4.0413	4.75	0.81087	4.7321	5.68
89	0.84694	3.8306	4.47	0.82107	4.4774	5.33
90	0.85490	3.6317	4.21	0.83073	4.2358	5.01
91	0.86240	3.4443	3.97	0.83987	4.0074	4.70
92	0.86944	3.2682	3.75	0.84849	3.7920	4.42
93	0.87605	3.1030	3.54	0.85660	3.5893	4.16
94	0.88224	2.9483	3.34	0.86421	3.3989	3.91
95	0.88803	2.8037	3.16	0.87135	3.2206	3.68
96	0.89342	2.6688	3.00	0.87802	3.0539	3.48
97	0.89844	2.5433	2.85	0.88424	2.8984	3.28
98	0.90311	2.4267	2.70	0.89002	2.7538	3.10
99	0.90743	2.3187	2.57	0.89540	2.6195	2.94
100	0.91143	2.2188	2.45	0.90037	2.4952	2.79
101	0.91511	2.1267	2.34	0.90497	2.3803	2.65
102	0.91850	2.0420	2.24	0.90920	2.2745	2.52
103	0.92160	1.9644	2.15	0.91308	2.1774	2.40

TABLE I.B. Single-life, 4 Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A_x	a_x	e_x	A_x	a_x	e_x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
104	0.92444	1.8936	2.07	0.91664	2.0885	2.30
105	0.92701	1.8293	1.99	0.91988	2.0074	2.20
106	0.92934	1.7711	1.93	0.92283	1.9338	2.12
107	0.93143	1.7189	1.87	0.92549	1.8674	2.04
108	0.93329	1.6723	1.81	0.92787	1.8077	1.97
109	0.93494	1.6311	1.77	0.93000	1.7544	1.91
110	0.93638	1.5950	1.72	0.93190	1.7072	1.85
111	0.93764	1.5636	1.69	0.93357	1.6654	1.80
112	0.93874	1.5362	1.66	0.93505	1.6283	1.76
113	0.93971	1.5118	1.63	0.93640	1.5946	1.72
114	0.94066	1.4882	1.60	0.93771	1.5619	1.68
115	0.94173	1.4614	1.57	0.93916	1.5256	1.64
116	0.94325	1.4233	1.52	0.94110	1.4772	1.58
117	0.94588	1.3577	1.44	0.94419	1.3999	1.49
118	0.95089	1.2323	1.30	0.94974	1.2611	1.33
119	0.96083	0.9839	1.02	0.96027	0.9980	1.04

TABLE I.C. Single-life, 4½ Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A_x	a_x	e_x	A_x	a_x	e_x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
0	0.05855	20.9214	74.44	0.04482	21.2266	79.78

TABLE I.C. Single-life, 4½ Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A _x	a _x	e _x	A _x	a _x	e _x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
1	0.05391	21.0245	74.00	0.04081	21.3156	79.27
2	0.05579	20.9827	73.04	0.04218	21.2851	78.30
3	0.05793	20.9351	72.07	0.04379	21.2494	77.33
4	0.06026	20.8833	71.09	0.04554	21.2105	76.34
5	0.06274	20.8283	70.10	0.04741	21.1689	75.36
6	0.06538	20.7696	69.12	0.04940	21.1247	74.37
7	0.06816	20.7079	68.13	0.05148	21.0785	73.38
8	0.07109	20.6429	67.14	0.05366	21.0301	72.39
9	0.07413	20.5752	66.15	0.05596	20.9790	71.40
10	0.07731	20.5046	65.16	0.05834	20.9260	70.41
11	0.08062	20.4310	64.17	0.06086	20.8702	69.42
12	0.08408	20.3543	63.18	0.06347	20.8121	68.43
13	0.08767	20.2744	62.20	0.06619	20.7518	67.44
14	0.09138	20.1921	61.21	0.06901	20.6891	66.45
15	0.09519	20.1074	60.23	0.07191	20.6245	65.46
16	0.09905	20.0217	59.26	0.07491	20.5580	64.48
17	0.10287	19.9368	58.30	0.07793	20.4909	63.50
18	0.10665	19.8529	57.35	0.08102	20.4222	62.53
19	0.11034	19.7709	56.42	0.08427	20.3500	61.55
20	0.11405	19.6883	55.50	0.08766	20.2748	60.58
21	0.11796	19.6015	54.57	0.09119	20.1964	59.61
22	0.12192	19.5135	53.66	0.09485	20.1151	58.64
23	0.12613	19.4201	52.73	0.09871	20.0293	57.66
24	0.13057	19.3213	51.80	0.10270	19.9406	56.69
25	0.13522	19.2181	50.88	0.10687	19.8478	55.72
26	0.14015	19.1087	49.94	0.11121	19.7514	54.75
27	0.14524	18.9955	49.01	0.11576	19.6505	53.77
28	0.15062	18.8760	48.07	0.12047	19.5458	52.80
29	0.15619	18.7523	47.14	0.12536	19.4371	51.83
30	0.16205	18.6220	46.20	0.13045	19.3240	50.87

TABLE I.C. Single-life, 4½ Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A _x	a _x	e _x	A _x	a _x	e _x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
31	0.16813	18.4870	45.27	0.13574	19.2066	49.90
32	0.17451	18.3453	44.33	0.14128	19.0835	48.93
33	0.18113	18.1980	43.40	0.14697	18.9571	47.97
34	0.18795	18.0466	42.46	0.15287	18.8259	47.01
35	0.19501	17.8898	41.54	0.15898	18.6901	46.05
36	0.20226	17.7287	40.61	0.16532	18.5494	45.09
37	0.20981	17.5609	39.69	0.17186	18.4041	44.14
38	0.21753	17.3894	38.77	0.17862	18.2539	43.19
39	0.22547	17.2130	37.86	0.18556	18.0996	42.24
40	0.23371	17.0300	36.95	0.19275	17.9401	41.30
41	0.24218	16.8418	36.05	0.20016	17.7753	40.37
42	0.25095	16.6470	35.15	0.20788	17.6038	39.43
43	0.25997	16.4466	34.25	0.21583	17.4271	38.50
44	0.26917	16.2420	33.36	0.22400	17.2456	37.57
45	0.27863	16.0320	32.48	0.23244	17.0583	36.65
46	0.28833	15.8166	31.61	0.24114	16.8649	35.73
47	0.29831	15.5948	30.73	0.25016	16.6644	34.81
48	0.30845	15.3695	29.87	0.25947	16.4576	33.90
49	0.31884	15.1386	29.02	0.26912	16.2432	32.99
50	0.32954	14.9009	28.17	0.27898	16.0242	32.09
51	0.34050	14.6574	27.33	0.28918	15.7975	31.19
52	0.35185	14.4052	26.49	0.29976	15.5625	30.30
53	0.36348	14.1469	25.66	0.31053	15.3233	29.41
54	0.37553	13.8792	24.82	0.32160	15.0773	28.53
55	0.38755	13.6122	24.01	0.33286	14.8273	27.66
56	0.40024	13.3302	23.19	0.34468	14.5645	26.79
57	0.41287	13.0497	22.40	0.35656	14.3007	25.93
58	0.42571	12.7643	21.61	0.36867	14.0316	25.09
59	0.43851	12.4799	20.84	0.38091	13.7597	24.25
60	0.45194	12.1816	20.07	0.39363	13.4770	23.42

TABLE I.C. Single-life, 4½ Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A _x	a _x	e _x	A _x	a _x	e _x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
61	0.46523	11.8863	19.32	0.40651	13.1908	22.60
62	0.47886	11.5836	18.58	0.41968	12.8984	21.79
63	0.49252	11.2800	17.85	0.43296	12.6032	21.00
64	0.50636	10.9727	17.13	0.44643	12.3040	20.21
65	0.52027	10.6636	16.43	0.46015	11.9992	19.44
66	0.53424	10.3531	15.75	0.47413	11.6886	18.68
67	0.54845	10.0375	15.07	0.48829	11.3740	17.92
68	0.56261	9.7229	14.41	0.50258	11.0565	17.18
69	0.57683	9.4070	13.77	0.51710	10.7339	16.46
70	0.59105	9.0910	13.14	0.53180	10.4074	15.74
71	0.60541	8.7719	12.52	0.54672	10.0760	15.03
72	0.61977	8.4530	11.92	0.56176	9.7418	14.34
73	0.63396	8.1378	11.34	0.57694	9.4045	13.66
74	0.64798	7.8263	10.77	0.59213	9.0671	13.00
75	0.66208	7.5130	10.22	0.60748	8.7260	12.35
76	0.67596	7.2046	9.69	0.62287	8.3841	11.72
77	0.68977	6.8979	9.17	0.63818	8.0440	11.10
78	0.70348	6.5931	8.67	0.65359	7.7017	10.50
79	0.71689	6.2954	8.19	0.66876	7.3646	9.92
80	0.72997	6.0046	7.73	0.68383	7.0297	9.36
81	0.74331	5.7082	7.27	0.69885	6.6961	8.81
82	0.75528	5.4424	6.87	0.71317	6.3779	8.30
83	0.76823	5.1546	6.44	0.72810	6.0463	7.78
84	0.77983	4.8970	6.06	0.74193	5.7391	7.31
85	0.79108	4.6470	5.70	0.75518	5.4447	6.86
86	0.80182	4.4085	5.36	0.76789	5.1621	6.44
87	0.81203	4.1816	5.05	0.78007	4.8917	6.05
88	0.82172	3.9662	4.75	0.79169	4.6336	5.68
89	0.83091	3.7622	4.47	0.80275	4.3879	5.33
90	0.83959	3.5694	4.21	0.81325	4.1546	5.01

TABLE I.C. Single-life, 4½ Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A _x	a _x	e _x	A _x	a _x	e _x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
91	0.84777	3.3875	3.97	0.82319	3.9337	4.70
92	0.85547	3.2164	3.75	0.83258	3.7250	4.42
93	0.86271	3.0557	3.54	0.84143	3.5284	4.16
94	0.86949	2.9050	3.34	0.84975	3.3435	3.91
95	0.87583	2.7640	3.16	0.85756	3.1702	3.68
96	0.88176	2.6325	3.00	0.86486	3.0079	3.48
97	0.88727	2.5099	2.85	0.87167	2.8565	3.28
98	0.89240	2.3959	2.70	0.87802	2.7154	3.10
99	0.89716	2.2903	2.57	0.88392	2.5843	2.94
100	0.90156	2.1925	2.45	0.88939	2.4629	2.79
101	0.90562	2.1023	2.34	0.89445	2.3506	2.65
102	0.90936	2.0193	2.24	0.89911	2.2471	2.52
103	0.91278	1.9432	2.15	0.90339	2.1519	2.40
104	0.91591	1.8737	2.07	0.90731	2.0648	2.30
105	0.91875	1.8105	1.99	0.91089	1.9853	2.20
106	0.92132	1.7534	1.93	0.91414	1.9131	2.12
107	0.92363	1.7021	1.87	0.91707	1.8479	2.04
108	0.92570	1.6563	1.81	0.91971	1.7893	1.97
109	0.92752	1.6158	1.77	0.92206	1.7370	1.91
110	0.92912	1.5803	1.72	0.92415	1.6906	1.85
111	0.93051	1.5494	1.69	0.92600	1.6496	1.80
112	0.93172	1.5225	1.66	0.92764	1.6132	1.76
113	0.93280	1.4986	1.63	0.92913	1.5801	1.72
114	0.93383	1.4755	1.60	0.93057	1.5480	1.68
115	0.93501	1.4494	1.57	0.93216	1.5126	1.64
116	0.93669	1.4121	1.52	0.93429	1.4653	1.58
117	0.93958	1.3479	1.44	0.93770	1.3896	1.49
118	0.94513	1.2246	1.30	0.94384	1.2531	1.33
119	0.95618	0.9791	1.02	0.95554	0.9932	1.04

TABLE I.D. Single-life, 5 Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A_x	a_x	e_x	A_x	a_x	e_x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
0	0.04655	19.0692	74.44	0.03473	19.3056	79.78
1	0.04149	19.1704	74.00	0.03036	19.3930	79.27
2	0.04302	19.1399	73.04	0.03141	19.3720	78.30
3	0.04479	19.1044	72.07	0.03269	19.3465	77.33
4	0.04675	19.0653	71.09	0.03410	19.3182	76.34
5	0.04885	19.0233	70.10	0.03562	19.2878	75.36
6	0.05111	18.9782	69.12	0.03726	19.2551	74.37
7	0.05349	18.9304	68.13	0.03897	19.2208	73.38
8	0.05602	18.8798	67.14	0.04079	19.1845	72.39
9	0.05867	18.8269	66.15	0.04270	19.1462	71.40
10	0.06145	18.7714	65.16	0.04471	19.1061	70.41
11	0.06435	18.7134	64.17	0.04683	19.0638	69.42
12	0.06739	18.6527	63.18	0.04904	19.0195	68.43
13	0.07056	18.5892	62.20	0.05135	18.9733	67.44
14	0.07385	18.5235	61.21	0.05376	18.9251	66.45
15	0.07723	18.4558	60.23	0.05624	18.8755	65.46
16	0.08066	18.3873	59.26	0.05881	18.8242	64.48
17	0.08404	18.3197	58.30	0.06139	18.7726	63.50
18	0.08737	18.2531	57.35	0.06404	18.7196	62.53
19	0.09060	18.1885	56.42	0.06684	18.6637	61.55
20	0.09385	18.1235	55.50	0.06976	18.6052	60.58
21	0.09729	18.0548	54.57	0.07282	18.5439	59.61
22	0.10077	17.9852	53.66	0.07601	18.4802	58.64
23	0.10449	17.9108	52.73	0.07940	18.4126	57.66
24	0.10846	17.8315	51.80	0.08290	18.3424	56.69
25	0.11261	17.7484	50.88	0.08659	18.2687	55.72
26	0.11705	17.6597	49.94	0.09044	18.1917	54.75
27	0.12166	17.5676	49.01	0.09449	18.1108	53.77
28	0.12655	17.4699	48.07	0.09870	18.0265	52.80
29	0.13163	17.3683	47.14	0.10310	17.9387	51.83

TABLE I.D. Single-life, 5 Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A_x	a_x	e_x	A_x	a_x	e_x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
30	0.13701	17.2607	46.20	0.10768	17.8470	50.87
31	0.14260	17.1488	45.27	0.11247	17.7514	49.90
32	0.14850	17.0308	44.33	0.11751	17.6506	48.93
33	0.15466	16.9077	43.40	0.12269	17.5469	47.97
34	0.16102	16.7806	42.46	0.12809	17.4389	47.01
35	0.16762	16.6487	41.54	0.13371	17.3266	46.05
36	0.17442	16.5128	40.61	0.13954	17.2100	45.09
37	0.18153	16.3705	39.69	0.14559	17.0890	44.14
38	0.18882	16.2249	38.77	0.15187	16.9636	43.19
39	0.19634	16.0745	37.86	0.15833	16.8344	42.24
40	0.20416	15.9180	36.95	0.16504	16.7003	41.30
41	0.21224	15.7564	36.05	0.17198	16.5614	40.37
42	0.22064	15.5886	35.15	0.17924	16.4162	39.43
43	0.22930	15.4155	34.25	0.18675	16.2662	38.50
44	0.23816	15.2383	33.36	0.19448	16.1115	37.57
45	0.24728	15.0558	32.48	0.20249	15.9514	36.65
46	0.25668	14.8680	31.61	0.21079	15.7855	35.73
47	0.26638	14.6741	30.73	0.21942	15.6129	34.81
48	0.27625	14.4767	29.87	0.22836	15.4343	33.90
49	0.28641	14.2736	29.02	0.23766	15.2483	32.99
50	0.29689	14.0640	28.17	0.24718	15.0579	32.09
51	0.30767	13.8485	27.33	0.25708	14.8599	31.19
52	0.31887	13.6245	26.49	0.26738	14.6540	30.30
53	0.33038	13.3944	25.66	0.27789	14.4438	29.41
54	0.34236	13.1550	24.82	0.28875	14.2269	28.53
55	0.35432	12.9158	24.01	0.29980	14.0059	27.66
56	0.36701	12.6620	23.19	0.31147	13.7725	26.79
57	0.37967	12.4090	22.40	0.32321	13.5378	25.93
58	0.39257	12.1509	21.61	0.33522	13.2976	25.09
59	0.40546	11.8933	20.84	0.34739	13.0543	24.25

TABLE I.D. Single-life, 5 Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A _x	a _x	e _x	A _x	a _x	e _x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
60	0.41904	11.6218	20.07	0.36009	12.8004	23.42
61	0.43250	11.3527	19.32	0.37298	12.5427	22.60
62	0.44634	11.0758	18.58	0.38619	12.2785	21.79
63	0.46026	10.7976	17.85	0.39956	12.0112	21.00
64	0.47439	10.5151	17.13	0.41315	11.7395	20.21
65	0.48863	10.2304	16.43	0.42704	11.4619	19.44
66	0.50297	9.9436	15.75	0.44123	11.1781	18.68
67	0.51760	9.6512	15.07	0.45564	10.8899	17.92
68	0.53220	9.3591	14.41	0.47023	10.5983	17.18
69	0.54691	9.0651	13.77	0.48509	10.3012	16.46
70	0.56165	8.7703	13.14	0.50018	9.9995	15.74
71	0.57658	8.4718	12.52	0.51553	9.6925	15.03
72	0.59154	8.1728	11.92	0.53107	9.3819	14.34
73	0.60636	7.8766	11.34	0.54678	9.0678	13.66
74	0.62103	7.5833	10.77	0.56254	8.7526	13.00
75	0.63582	7.2875	10.22	0.57852	8.4331	12.35
76	0.65041	6.9957	9.69	0.59458	8.1120	11.72
77	0.66496	6.7048	9.17	0.61059	7.7919	11.10
78	0.67945	6.4151	8.67	0.62676	7.4687	10.50
79	0.69363	6.1316	8.19	0.64271	7.1498	9.92
80	0.70751	5.8541	7.73	0.65859	6.8322	9.36
81	0.72169	5.5706	7.27	0.67446	6.5149	8.81
82	0.73442	5.3161	6.87	0.68962	6.2118	8.30
83	0.74825	5.0396	6.44	0.70547	5.8949	7.78
84	0.76063	4.7920	6.06	0.72017	5.6009	7.31
85	0.77268	4.5512	5.70	0.73429	5.3188	6.86
86	0.78418	4.3211	5.36	0.74786	5.0475	6.44
87	0.79514	4.1020	5.05	0.76087	4.7873	6.05
88	0.80557	3.8936	4.75	0.77330	4.5386	5.68
89	0.81545	3.6960	4.47	0.78516	4.3016	5.33

TABLE I.D. Single-life, 5 Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A _x	a _x	e _x	A _x	a _x	e _x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
90	0.82480	3.5090	4.21	0.79644	4.0761	5.01
91	0.83363	3.3325	3.97	0.80713	3.8624	4.70
92	0.84195	3.1661	3.75	0.81724	3.6602	4.42
93	0.84978	3.0097	3.54	0.82678	3.4694	4.16
94	0.85712	2.8629	3.34	0.83576	3.2898	3.91
95	0.86399	2.7255	3.16	0.84420	3.1212	3.68
96	0.87041	2.5971	3.00	0.85210	2.9633	3.48
97	0.87640	2.4773	2.85	0.85948	2.8157	3.28
98	0.88197	2.3659	2.70	0.86636	2.6781	3.10
99	0.88714	2.2625	2.57	0.87276	2.5501	2.94
100	0.89193	2.1668	2.45	0.87870	2.4314	2.79
101	0.89635	2.0784	2.34	0.88419	2.3216	2.65
102	0.90042	1.9971	2.24	0.88926	2.2202	2.52
103	0.90415	1.9224	2.15	0.89392	2.1271	2.40
104	0.90757	1.8542	2.07	0.89819	2.0417	2.30
105	0.91067	1.7922	1.99	0.90209	1.9637	2.20
106	0.91347	1.7361	1.93	0.90563	1.8929	2.12
107	0.91600	1.6856	1.87	0.90883	1.8289	2.04
108	0.91825	1.6406	1.81	0.91171	1.7713	1.97
109	0.92024	1.6008	1.77	0.91428	1.7199	1.91
110	0.92199	1.5659	1.72	0.91656	1.6743	1.85
111	0.92351	1.5355	1.69	0.91858	1.6340	1.80
112	0.92483	1.5091	1.66	0.92037	1.5983	1.76
113	0.92600	1.4856	1.63	0.92199	1.5658	1.72
114	0.92713	1.4630	1.60	0.92356	1.5345	1.68
115	0.92841	1.4375	1.57	0.92529	1.4999	1.64
116	0.93023	1.4011	1.52	0.92760	1.4537	1.58
117	0.93338	1.3382	1.44	0.93131	1.3795	1.49
118	0.93944	1.2170	1.30	0.93803	1.2452	1.33
119	0.95157	0.9744	1.02	0.95087	0.9884	1.04

TABLE I.E. Single-life, 5½ Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A _x	a _x	e _x	A _x	a _x	e _x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
0	0.03781	17.4946	74.44	0.02760	17.6803	79.78
1	0.03242	17.5926	74.00	0.02295	17.7647	79.27
2	0.03364	17.5704	73.04	0.02374	17.7504	78.30
3	0.03511	17.5436	72.07	0.02474	17.7321	77.33
4	0.03676	17.5137	71.09	0.02588	17.7114	76.34
5	0.03854	17.4813	70.10	0.02712	17.6889	75.36
6	0.04047	17.4462	69.12	0.02846	17.6645	74.37
7	0.04253	17.4089	68.13	0.02988	17.6387	73.38
8	0.04472	17.3690	67.14	0.03139	17.6114	72.39
9	0.04702	17.3272	66.15	0.03299	17.5822	71.40
10	0.04945	17.2831	65.16	0.03467	17.5517	70.41
11	0.05199	17.2368	64.17	0.03646	17.5191	69.42
12	0.05467	17.1881	63.18	0.03834	17.4850	68.43
13	0.05748	17.1370	62.20	0.04030	17.4493	67.44
14	0.06040	17.0841	61.21	0.04236	17.4119	66.45
15	0.06341	17.0293	60.23	0.04448	17.3734	65.46
16	0.06645	16.9740	59.26	0.04668	17.3334	64.48
17	0.06944	16.9197	58.30	0.04888	17.2934	63.50
18	0.07238	16.8664	57.35	0.05114	17.2523	62.53
19	0.07520	16.8151	56.42	0.05354	17.2087	61.55
20	0.07803	16.7636	55.50	0.05606	17.1629	60.58
21	0.08104	16.7089	54.57	0.05872	17.1147	59.61
22	0.08408	16.6536	53.66	0.06148	17.0644	58.64
23	0.08737	16.5939	52.73	0.06444	17.0106	57.66
24	0.09088	16.5301	51.80	0.06751	16.9548	56.69
25	0.09458	16.4628	50.88	0.07076	16.8957	55.72
26	0.09857	16.3903	49.94	0.07416	16.8339	54.75
27	0.10271	16.3150	49.01	0.07776	16.7686	53.77
28	0.10714	16.2346	48.07	0.08151	16.7003	52.80
29	0.11175	16.1507	47.14	0.08544	16.6289	51.83

TABLE I.E. Single-life, 5½ Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A _x	a _x	e _x	A _x	a _x	e _x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
30	0.11666	16.0614	46.20	0.08956	16.5540	50.87
31	0.12180	15.9682	45.27	0.09387	16.4757	49.90
32	0.12723	15.8693	44.33	0.09844	16.3927	48.93
33	0.13293	15.7658	43.40	0.10315	16.3071	47.97
34	0.13882	15.6587	42.46	0.10807	16.2177	47.01
35	0.14496	15.5471	41.54	0.11320	16.1244	46.05
36	0.15131	15.4318	40.61	0.11855	16.0271	45.09
37	0.15797	15.3106	39.69	0.12412	15.9259	44.14
38	0.16481	15.1863	38.77	0.12992	15.8206	43.19
39	0.17190	15.0576	37.86	0.13590	15.7119	42.24
40	0.17929	14.9231	36.95	0.14212	15.5987	41.30
41	0.18696	14.7839	36.05	0.14860	15.4811	40.37
42	0.19494	14.6388	35.15	0.15539	15.3576	39.43
43	0.20320	14.4886	34.25	0.16243	15.2296	38.50
44	0.21168	14.3345	33.36	0.16971	15.0973	37.57
45	0.22044	14.1753	32.48	0.17727	14.9599	36.65
46	0.22948	14.0111	31.61	0.18513	14.8170	35.73
47	0.23884	13.8409	30.73	0.19334	14.6679	34.81
48	0.24839	13.6673	29.87	0.20186	14.5130	33.90
49	0.25824	13.4882	29.02	0.21077	14.3511	32.99
50	0.26845	13.3027	28.17	0.21991	14.1849	32.09
51	0.27897	13.1115	27.33	0.22945	14.0115	31.19
52	0.28995	12.9120	26.49	0.23942	13.8304	30.30
53	0.30126	12.7064	25.66	0.24961	13.6451	29.41
54	0.31307	12.4917	24.82	0.26017	13.4533	28.53
55	0.32489	12.2769	24.01	0.27094	13.2574	27.66
56	0.33750	12.0478	23.19	0.28238	13.0495	26.79
57	0.35008	11.8191	22.40	0.29391	12.8400	25.93
58	0.36295	11.5852	21.61	0.30573	12.6251	25.09

TABLE I.E. Single-life, 5½ Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A _x	a _x	e _x	A _x	a _x	e _x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
59	0.37582	11.3513	20.84	0.31774	12.4069	24.25
60	0.38944	11.1037	20.07	0.33032	12.1783	23.42
61	0.40296	10.8580	19.32	0.34311	11.9457	22.60
62	0.41692	10.6043	18.58	0.35627	11.7065	21.79
63	0.43097	10.3488	17.85	0.36962	11.4639	21.00
64	0.44528	10.0888	17.13	0.38322	11.2167	20.21
65	0.45974	9.8260	16.43	0.39716	10.9634	19.44
66	0.47434	9.5607	15.75	0.41145	10.7036	18.68
67	0.48926	9.2894	15.07	0.42600	10.4392	17.92
68	0.50421	9.0178	14.41	0.44076	10.1709	17.18
69	0.51928	8.7438	13.77	0.45585	9.8967	16.46
70	0.53443	8.4684	13.14	0.47120	9.6176	15.74
71	0.54982	8.1888	12.52	0.48688	9.3327	15.03
72	0.56527	7.9080	11.92	0.50277	9.0439	14.34
73	0.58060	7.6293	11.34	0.51890	8.7508	13.66
74	0.59581	7.3528	10.77	0.53511	8.4561	13.00
75	0.61119	7.0733	10.22	0.55160	8.1565	12.35
76	0.62640	6.7970	9.69	0.56821	7.8546	11.72
77	0.64159	6.5209	9.17	0.58481	7.5529	11.10
78	0.65675	6.2453	8.67	0.60161	7.2474	10.50
79	0.67162	5.9751	8.19	0.61823	6.9455	9.92
80	0.68619	5.7102	7.73	0.63482	6.6440	9.36
81	0.70113	5.4386	7.27	0.65143	6.3420	8.81
82	0.71454	5.1949	6.87	0.66732	6.0532	8.30
83	0.72916	4.9292	6.44	0.68400	5.7501	7.78
84	0.74227	4.6909	6.06	0.69949	5.4685	7.31
85	0.75504	4.4589	5.70	0.71438	5.1979	6.86
86	0.76725	4.2369	5.36	0.72872	4.9372	6.44
87	0.77891	4.0251	5.05	0.74249	4.6869	6.05

TABLE I.E. Single-life, 5½ Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A _x	a _x	e _x	A _x	a _x	e _x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
88	0.79000	3.8234	4.75	0.75568	4.4472	5.68
89	0.80054	3.6320	4.47	0.76828	4.2183	5.33
90	0.81052	3.4505	4.21	0.78027	4.0003	5.01
91	0.81995	3.2790	3.97	0.79165	3.7934	4.70
92	0.82886	3.1173	3.75	0.80244	3.5974	4.42
93	0.83723	2.9650	3.54	0.81263	3.4122	4.16
94	0.84510	2.8220	3.34	0.82223	3.2377	3.91
95	0.85248	2.6879	3.16	0.83125	3.0737	3.68
96	0.85938	2.5626	3.00	0.83972	2.9199	3.48
97	0.86581	2.4456	2.85	0.84763	2.7760	3.28
98	0.87181	2.3366	2.70	0.85502	2.6417	3.10
99	0.87737	2.2355	2.57	0.86190	2.5167	2.94
100	0.88253	2.1417	2.45	0.86828	2.4007	2.79
101	0.88730	2.0551	2.34	0.87419	2.2932	2.65
102	0.89169	1.9753	2.24	0.87965	2.1940	2.52
103	0.89571	1.9021	2.15	0.88467	2.1028	2.40
104	0.89940	1.8352	2.07	0.88928	2.0190	2.30
105	0.90275	1.7742	1.99	0.89349	1.9426	2.20
106	0.90578	1.7191	1.93	0.89731	1.8731	2.12
107	0.90851	1.6695	1.87	0.90077	1.8102	2.04
108	0.91095	1.6252	1.81	0.90388	1.7537	1.97
109	0.91310	1.5861	1.77	0.90666	1.7032	1.91
110	0.91499	1.5517	1.72	0.90912	1.6584	1.85
111	0.91664	1.5219	1.69	0.91130	1.6188	1.80
112	0.91806	1.4959	1.66	0.91323	1.5837	1.76
113	0.91933	1.4728	1.63	0.91498	1.5519	1.72
114	0.92055	1.4507	1.60	0.91667	1.5211	1.68
115	0.92192	1.4258	1.57	0.91854	1.4873	1.64
116	0.92387	1.3903	1.52	0.92102	1.4421	1.58

TABLE I.E. Single-life, 5½ Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A _x	a _x	e _x	A _x	a _x	e _x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
117	0.92726	1.3287	1.44	0.92502	1.3695	1.49
118	0.93382	1.2095	1.30	0.93228	1.2374	1.33
119	0.94701	0.9698	1.02	0.94625	0.9836	1.04

TABLE I.F. Single-life, 6 Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A _x	a _x	e _x	A _x	a _x	e _x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
0	0.03138	16.1439	74.44	0.02250	16.2918	79.78
1	0.02572	16.2382	74.00	0.01764	16.3728	79.27
2	0.02670	16.2219	73.04	0.01822	16.3631	78.30
3	0.02792	16.2016	72.07	0.01901	16.3499	77.33
4	0.02930	16.1785	71.09	0.01993	16.3347	76.34
5	0.03082	16.1533	70.10	0.02094	16.3179	75.36
6	0.03248	16.1256	69.12	0.02204	16.2994	74.37
7	0.03425	16.0960	68.13	0.02322	16.2799	73.38
8	0.03616	16.0643	67.14	0.02447	16.2590	72.39

TABLE I.F. Single-life, 6 Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A_x	a_x	e_x	A_x	a_x	e_x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
9	0.03817	16.0308	66.15	0.02582	16.2366	71.40
10	0.04030	15.9953	65.16	0.02723	16.2130	70.41
11	0.04254	15.9580	64.17	0.02875	16.1878	69.42
12	0.04491	15.9185	63.18	0.03034	16.1612	68.43
13	0.04740	15.8769	62.20	0.03201	16.1333	67.44
14	0.05000	15.8337	61.21	0.03377	16.1040	66.45
15	0.05268	15.7890	60.23	0.03559	16.0738	65.46
16	0.05539	15.7438	59.26	0.03747	16.0424	64.48
17	0.05804	15.6997	58.30	0.03935	16.0111	63.50
18	0.06063	15.6567	57.35	0.04128	15.9790	62.53
19	0.06309	15.6156	56.42	0.04334	15.9447	61.55
20	0.06555	15.5747	55.50	0.04551	15.9085	60.58
21	0.06818	15.5308	54.57	0.04780	15.8703	59.61
22	0.07083	15.4866	53.66	0.05020	15.8303	58.64
23	0.07372	15.4386	52.73	0.05278	15.7873	57.66
24	0.07683	15.3868	51.80	0.05547	15.7425	56.69
25	0.08012	15.3319	50.88	0.05833	15.6949	55.72
26	0.08368	15.2725	49.94	0.06133	15.6449	54.75
27	0.08740	15.2106	49.01	0.06452	15.5918	53.77
28	0.09140	15.1440	48.07	0.06786	15.5362	52.80
29	0.09558	15.0743	47.14	0.07137	15.4778	51.83
30	0.10006	14.9998	46.20	0.07506	15.4162	50.87
31	0.10475	14.9216	45.27	0.07894	15.3517	49.90
32	0.10974	14.8384	44.33	0.08306	15.2829	48.93
33	0.11500	14.7509	43.40	0.08733	15.2118	47.97
34	0.12044	14.6602	42.46	0.09180	15.1373	47.01
35	0.12614	14.5652	41.54	0.09648	15.0593	46.05
36	0.13204	14.4670	40.61	0.10138	14.9778	45.09
37	0.13826	14.3633	39.69	0.10649	14.8927	44.14
38	0.14466	14.2567	38.77	0.11182	14.8038	43.19

TABLE I.F. Single-life, 6 Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A_x	a_x	e_x	A_x	a_x	e_x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
39	0.15131	14.1460	37.86	0.11734	14.7119	42.24
40	0.15827	14.0299	36.95	0.12310	14.6159	41.30
41	0.16551	13.9094	36.05	0.12911	14.5158	40.37
42	0.17307	13.7834	35.15	0.13544	14.4103	39.43
43	0.18093	13.6526	34.25	0.14202	14.3007	38.50
44	0.18900	13.5180	33.36	0.14884	14.1870	37.57
45	0.19736	13.3787	32.48	0.15595	14.0686	36.65
46	0.20602	13.2345	31.61	0.16336	13.9451	35.73
47	0.21501	13.0847	30.73	0.17113	13.8157	34.81
48	0.22421	12.9315	29.87	0.17923	13.6809	33.90
49	0.23372	12.7731	29.02	0.18771	13.5395	32.99
50	0.24360	12.6085	28.17	0.19645	13.3939	32.09
51	0.25381	12.4383	27.33	0.20560	13.2415	31.19
52	0.26451	12.2601	26.49	0.21519	13.0818	30.30
53	0.27556	12.0759	25.66	0.22502	12.9180	29.41
54	0.28716	11.8828	24.82	0.23524	12.7477	28.53
55	0.29877	11.6894	24.01	0.24569	12.5736	27.66
56	0.31121	11.4821	23.19	0.25684	12.3879	26.79
57	0.32364	11.2750	22.40	0.26809	12.2005	25.93
58	0.33640	11.0624	21.61	0.27966	12.0076	25.09
59	0.34918	10.8496	20.84	0.29144	11.8115	24.25
60	0.36276	10.6234	20.07	0.30382	11.6052	23.42
61	0.37625	10.3985	19.32	0.31645	11.3947	22.60
62	0.39023	10.1657	18.58	0.32948	11.1777	21.79
63	0.40434	9.9307	17.85	0.34272	10.9571	21.00
64	0.41874	9.6908	17.13	0.35625	10.7317	20.21
65	0.43332	9.4479	16.43	0.37016	10.5001	19.44
66	0.44807	9.2020	15.75	0.38445	10.2619	18.68
67	0.46320	8.9500	15.07	0.39904	10.0188	17.92
68	0.47838	8.6971	14.41	0.41389	9.7716	17.18

TABLE I.F. Single-life, 6 Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A_x	a_x	e_x	A_x	a_x	e_x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
69	0.49373	8.4414	13.77	0.42909	9.5183	16.46
70	0.50920	8.1838	13.14	0.44462	9.2597	15.74
71	0.52494	7.9216	12.52	0.46050	8.9949	15.03
72	0.54078	7.6576	11.92	0.47666	8.7258	14.34
73	0.55653	7.3952	11.34	0.49309	8.4521	13.66
74	0.57220	7.1342	10.77	0.50965	8.1762	13.00
75	0.58807	6.8698	10.22	0.52654	7.8949	12.35
76	0.60379	6.6078	9.69	0.54359	7.6108	11.72
77	0.61954	6.3456	9.17	0.56068	7.3262	11.10
78	0.63528	6.0833	8.67	0.57802	7.0373	10.50
79	0.65075	5.8255	8.19	0.59520	6.7510	9.92
80	0.66595	5.5724	7.73	0.61239	6.4646	9.36
81	0.68157	5.3122	7.27	0.62966	6.1769	8.81
82	0.69559	5.0786	6.87	0.64620	5.9014	8.30
83	0.71093	4.8229	6.44	0.66361	5.6113	7.78
84	0.72470	4.5936	6.06	0.67980	5.3416	7.31
85	0.73813	4.3699	5.70	0.69539	5.0819	6.86
86	0.75099	4.1556	5.36	0.71044	4.8312	6.44
87	0.76329	3.9508	5.05	0.72491	4.5902	6.05
88	0.77501	3.7555	4.75	0.73878	4.3590	5.68
89	0.78615	3.5699	4.47	0.75205	4.1379	5.33
90	0.79672	3.3939	4.21	0.76471	3.9271	5.01
91	0.80672	3.2272	3.97	0.77674	3.7267	4.70
92	0.81617	3.0698	3.75	0.78815	3.5366	4.42
93	0.82507	2.9216	3.54	0.79894	3.3568	4.16
94	0.83343	2.7822	3.34	0.80912	3.1872	3.91
95	0.84129	2.6514	3.16	0.81871	3.0275	3.68
96	0.84863	2.5289	3.00	0.82770	2.8777	3.48
97	0.85550	2.4146	2.85	0.83612	2.7374	3.28
98	0.86189	2.3081	2.70	0.84399	2.6063	3.10

TABLE I.F. Single-life, 6 Per Cent, Showing the Present Worth of a Reversionary Interest and of an Annuity, or Life Interest, on the Basis of 2001 United States Population Mortality

x	Male			Female		
	A_x	a_x	e_x	A_x	a_x	e_x
Age nearest birthday	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life	Reversion or present value of one dollar due immediately upon death of a person of specified age	Annuity or present value of \$1.00 per annum payable annually during the life of a person of specified age	Expectation of life
①	②	③	④	⑤	⑥	⑦
99	0.86784	2.2090	2.57	0.85132	2.4842	2.94
100	0.87335	2.1172	2.45	0.85813	2.3707	2.79
101	0.87845	2.0323	2.34	0.86444	2.2656	2.65
102	0.88314	1.9541	2.24	0.87027	2.1685	2.52
103	0.88746	1.8822	2.15	0.87564	2.0790	2.40
104	0.89140	1.8165	2.07	0.88057	1.9969	2.30
105	0.89499	1.7566	1.99	0.88507	1.9219	2.20
106	0.89825	1.7024	1.93	0.88917	1.8537	2.12
107	0.90117	1.6537	1.87	0.89287	1.7920	2.04
108	0.90378	1.6102	1.81	0.89621	1.7364	1.97
109	0.90610	1.5716	1.77	0.89918	1.6868	1.91
110	0.90813	1.5378	1.72	0.90183	1.6428	1.85
111	0.90989	1.5085	1.69	0.90417	1.6038	1.80
112	0.91142	1.4829	1.66	0.90624	1.5693	1.76
113	0.91278	1.4603	1.63	0.90811	1.5381	1.72
114	0.91408	1.4386	1.60	0.90992	1.5080	1.68
115	0.91554	1.4143	1.57	0.91190	1.4750	1.64
116	0.91762	1.3796	1.52	0.91455	1.4308	1.58
117	0.92125	1.3193	1.44	0.91882	1.3596	1.49
118	0.92828	1.2021	1.30	0.92662	1.2297	1.33
119	0.94250	0.9652	1.02	0.94167	0.9789	1.04

TABLE II.A. Present Value of Reversions and Annuities-Certain Upon a 3½ Per Cent Basis

n	v^n	a_n
①	②	③
	Reversion	Annuity
1	0.966184	0.9662
2	0.933511	1.8997
3	0.901943	2.8016
4	0.871442	3.6731
5	0.841973	4.5151
6	0.813501	5.3286
7	0.785991	6.1145
8	0.759412	6.8740
9	0.733731	7.6077
10	0.708919	8.3166
11	0.684946	9.0016
12	0.661783	9.6633
13	0.639404	10.3027
14	0.617782	10.9205
15	0.596891	11.5174
16	0.576706	12.0941
17	0.557204	12.6513
18	0.538361	13.1897
19	0.520156	13.7098
20	0.502566	14.2124
21	0.485571	14.6980
22	0.469151	15.1671
23	0.453286	15.6204
24	0.437957	16.0584
25	0.423147	16.4815
26	0.408838	16.8904
27	0.395012	17.2854
28	0.381654	17.6670
29	0.368748	18.0358
30	0.356278	18.3920

TABLE II.B. Present Value of Reversions and Annuities-Certain Upon a 4 Per Cent Basis

n	v^n	a_n
①	②	③
	Reversion	Annuity
1	0.961538	0.9615
2	0.924556	1.8861
3	0.888996	2.7751
4	0.854804	3.6299
5	0.821927	4.4518
6	0.790315	5.2421
7	0.759918	6.0021
8	0.730690	6.7327
9	0.702587	7.4353
10	0.675564	8.1109
11	0.649581	8.7605
12	0.624597	9.3851
13	0.600574	9.9856
14	0.577475	10.5631
15	0.555265	11.1184
16	0.533908	11.6523
17	0.513373	12.1657
18	0.493628	12.6593
19	0.474642	13.1339
20	0.456387	13.5903
21	0.438834	14.0292
22	0.421955	14.4511
23	0.405726	14.8568
24	0.390121	15.2470
25	0.375117	15.6221
26	0.360689	15.9828
27	0.346817	16.3296
28	0.333477	16.6631
29	0.320651	16.9837
30	0.308319	17.2920

TABLE II.C. Present Value of Reversions and Annuities-Certain Upon a 4½ Per Cent Basis

n	v^n	a_n
①	②	③
	Reversion	Annuity
1	0.956938	0.9569
2	0.915730	1.8727
3	0.876297	2.7490
4	0.838561	3.5875
5	0.802451	4.3900
6	0.767896	5.1579
7	0.734828	5.8927
8	0.703185	6.5959
9	0.672904	7.2688
10	0.643928	7.9127
11	0.616199	8.5289
12	0.589664	9.1186
13	0.564272	9.6829
14	0.539973	10.2228
15	0.516720	10.7395
16	0.494469	11.2340
17	0.473176	11.7072
18	0.452800	12.1600
19	0.433302	12.5933
20	0.414643	13.0079
21	0.396787	13.4047
22	0.379701	13.7844
23	0.363350	14.1478
24	0.347703	14.4955
25	0.332731	14.8282
26	0.318402	15.1466
27	0.304691	15.4513
28	0.291571	15.7429
29	0.279015	16.0219
30	0.267000	16.2889

**TABLE II.D. Present Value of Reversions and
Annuities-Certain Upon a 5 Per Cent Basis**

n	v^n	a_n
①	②	③
	Reversion	Annuity
1	0.952381	0.9524
2	0.907029	1.8594
3	0.863838	2.7232
4	0.822702	3.5460
5	0.783526	4.3295
6	0.746215	5.0757
7	0.710681	5.7864
8	0.676839	6.4632
9	0.644609	7.1078
10	0.613913	7.7217
11	0.584679	8.3064
12	0.556837	8.8633
13	0.530321	9.3936
14	0.505068	9.8986
15	0.481017	10.3797
16	0.458112	10.8378
17	0.436297	11.2741
18	0.415521	11.6896
19	0.395734	12.0853
20	0.376889	12.4622
21	0.358942	12.8212
22	0.341850	13.1630
23	0.325571	13.4886
24	0.310068	13.7986
25	0.295303	14.0939
26	0.281241	14.3752
27	0.267848	14.6430
28	0.255094	14.8981
29	0.242946	15.1411
30	0.231377	15.3725

TABLE II.E. Present Value of Reversions and Annuities-Certain Upon a 5½ Per Cent Basis

n	v^n	a_n
①	②	③
	Reversion	Annuity
1	0.947867	0.9479
2	0.898452	1.8463
3	0.851614	2.6979
4	0.807217	3.5052
5	0.765134	4.2703
6	0.725246	4.9955
7	0.687437	5.6830
8	0.651599	6.3346
9	0.617629	6.9522
10	0.585431	7.5376
11	0.554911	8.0925
12	0.525982	8.6185
13	0.498561	9.1171
14	0.472569	9.5896
15	0.447933	10.0376
16	0.424581	10.4622
17	0.402447	10.8646
18	0.381466	11.2461
19	0.361579	11.6077
20	0.342729	11.9504
21	0.324862	12.2752
22	0.307926	12.5832
23	0.291873	12.8750
24	0.276657	13.1517
25	0.262234	13.4139
26	0.248563	13.6625
27	0.235605	13.8981
28	0.223322	14.1214
29	0.211679	14.3331
30	0.200644	14.5337

TABLE II.F. Present Value of Reversions and Annuities-Certain Upon a 6 Per Cent Basis

n	v^n	a_n
①	②	③
	Reversion	Annuity
1	0.943396	0.9434
2	0.889996	1.8334
3	0.839619	2.6730
4	0.792094	3.4651
5	0.747258	4.2124
6	0.704961	4.9173
7	0.665057	5.5824
8	0.627412	6.2098
9	0.591898	6.8017
10	0.558395	7.3601
11	0.526788	7.8869
12	0.496969	8.3838
13	0.468839	8.8527
14	0.442301	9.2950
15	0.417265	9.7122
16	0.393646	10.1059
17	0.371364	10.4773
18	0.350344	10.8276
19	0.330513	11.1581
20	0.311805	11.4699
21	0.294155	11.7641
22	0.277505	12.0416
23	0.261797	12.3034
24	0.246979	12.5504
25	0.232999	12.7834
26	0.219810	13.0032
27	0.207368	13.2105
28	0.195630	13.4062
29	0.184557	13.5907
30	0.174110	13.7648

EXPLANATORY NOTES—TABLES I.A THROUGH I.F

The first column shows the age of the person under consideration at his or her nearest birthday.

The second column shows the present worth of one dollar payable upon death.

The third column shows the present value of an annuity of \$1.00 per year payable at the end of each year, during the lifetime of a person of the specified age, with a final payment upon death of an amount proportionate to the time elapsed between the date of the preceding payment and the date of death.

The fourth column shows the complete expectation of life, which is the average number of years of future life for persons of the specified age.

ADJUSTMENTS FOR MONTHLY PAYMENTS, ETC.

If a life interest in an estate or income from property is payable in semi-annual, quarterly, monthly or weekly installments, Tables should be used *without adjustment*.

In the case of a *life annuity* or an *annuity-certain*, if payable at the end of semi-annual, quarterly, monthly or weekly periods, the annuity value should be multiplied by the appropriate adjustment factor:

<u>Interest rate</u>	<u>3.5%</u>	<u>4.0%</u>	<u>4.5%</u>	<u>5.0%</u>	<u>5.5%</u>	<u>6.0%</u>
Semi-annual	1.00867	1.00990	1.01113	1.01235	1.01357	1.01478
Quarterly	1.01303	1.01488	1.01672	1.01856	1.02039	1.02223
Monthly	1.01594	1.01820	1.02046	1.02271	1.02496	1.02721
Weekly	1.01706	1.01948	1.02190	1.02432	1.02673	1.02913

EXAMPLES WITH 5% INTEREST

Example 1. A decedent's will provides that his nephew, age 40 years, is to receive the sum of \$1,000 per year for life, payable in monthly installments. What is the present value of the bequest?

Reference to column (3) of Table I.D provides the factor for valuation of a life annuity at age 40, 15.9180. The monthly adjustment factor is 1.02271. The value required is $15.9180 \times 1.02271 \times \$1,000 = \$16,279$.

Example 2. A decedent leaves to his sister, age 50, a life interest in property the value of which is \$50,000, and provides that upon the sister's death, absolute title to the property will pass to other parties. What is the value of the sister's interest, and what is the value of the remainder interest of the other parties in the estate?

A net return of 5% per annum is assumed, and on that basis the sister's income from the estate will be $.05 \times \$50,000$ or \$2,500 per year. The value of her income (whether paid annually or otherwise) will be $\$2,500 \times 15.0579$ [see column (6) Table I.D, age 50] or \$37,645.

The remainder interest of the other parties is determined from column (5) of Table I.D, taking into account the age of the person receiving the life interest. The value of \$1.00 due upon the death of the sister is \$.24718. Hence, the reversion is valued at $.24718 \times \$50,000$, or \$12,359, for those who receive the remainder interest.

NOTE. It is to be noted that the value of a life estate plus the value of the reversionary or remainder interest equals the value of the whole property. Thus, as a practical matter, only one of the values needs to be computed, and the second can then be arrived at by simply subtracting the value computed from the value of the whole property.

Example 3. Income from property valued at \$100,000 is payable to the decedent's niece for 20 years. The income is payable whether or not the niece survives. At the end of 20 years (whether or not the niece is then living) the property is to pass to the decedent's younger brother (or to the younger brother's estate if he is not then living).

Income at 5% on \$100,000 will be \$5,000 per year. Present worth of \$1.00 per year for 20 years, according to column (3) of Table II.D, is \$12.4622. The niece's interest, therefore, is $\$12.4622 \times \$5,000$ or \$62,311.

Present worth of \$1.00 due at the end of 20 years, from column (2) is \$.376889. The brother's interest is valued at $.376889 \times 100,000$ or \$37,689.

NOTE. It is to be noted that the value of a term estate plus the value of the reversionary or remainder interest equals the value of the whole property. Thus, as a practical matter, only one of the values needs to be computed, and the second can then be arrived at by simply subtracting the value computed from the value of the whole property.

Example 4. The decedent provides that a beneficiary is to receive \$100 per month for a fixed period of 10 years, and at the end of that period a final payment in the amount of \$10,000. What is the value of the bequest?

\$1.00 per year payable annually for 10 years is worth \$7.7217 [column (3), Table II.D]. For adjustment to a monthly basis, the correcting factor is 1.02271. The payments amount to \$1,200 per year and the value of the income is, thus, $\$7.7217 \times 1.02271 \times 1,200 = \$9,476$.

The value of \$10,000 due at the end of 10 years is $.613913 \times 10,000 = \$6,139$; the total value of the bequest is $\$9,476 + \$6,139 = \$15,615$.